

WHAT IS CLAIMED IS:

1. A computer system for securing market profits of financial instrument investments comprising:

a storing mechanism configured to electronically store a yield target for a purchased financial instrument species;

an acquisition mechanism configured to electronically acquire a current rate of the instrument species;

a calculation mechanism configured to calculate a yield of the purchased financial instruments and to compare the calculated yield to the yield target,

wherein the calculation mechanism is configured to:

implement, if necessary, one or more recalculations and recomparisons with rates respectively newly acquired by the acquisition mechanism until the calculated yield is higher than the yield target;

store, given a first-time and every further occurrence of this case, the calculated yield target as a new yield target in the storing mechanism and, if necessary, implement one or more recalculations until the calculated yield is lower than a respective, new yield target and does not lie within a tolerance value;

the computer system further comprising:

an output configured to provide an instruction to sell the instrument species when the calculated yield is lower than the new yield target and does not lie within a tolerance value.

2. The computer system according to claim 1, wherein the output is configured to provide the instruction to sell only when a predetermined time interval following the purchase has elapsed.

3. The computer system according to claim 1, wherein the calculation mechanism further comprises:

an annualized yield calculator that is configured to calculate an annual yield either with respect to a purchase price of the purchased instrument species or an average annual yield for run times that are shorter than one year.

4. The computer system according to claim 1, further comprising:

an index calculator configured to calculate an instrument index for instruments of a customer deposit, such that an index curve is steady given a purchase or sale of an instrument, and wherein the calculation mechanism is configured to access the index curve as a test criterion.

5. The computer system according to claim 1, further comprising:

a minimum checking mechanism configured to check whether a prescribed minimum of a rate curve has been reached; and

a sell signal output configured to output a sell signal when the minimum has been reached.

6. The computer system according to claim 1, further comprising an input configured to input at least one of the following elements in view of a stock: a purchase price, a time of purchase, a number of units, an absolute yield target, an annualized yield target, a checking mechanism configured to check a yield target with reference to an instrument index; a maximum of a rate curve after a yield target has been reached, a prescribed minimum of the rate curve, and a speculation term, wherein a mechanism for determining a maximum of the rate curve are configured to access the data bank in order to store a maximum of the rate curve.

7. The computer system according to claim 1, wherein at least one of the storing mechanism, the acquisition mechanism, and the calculating mechanism are is a component part of a computer.

8. The computer system according to claim 7, further comprising:
a quote server computer configured to offer instrument quotes;
a sell-order output server computer configured to output sell orders, wherein the quote server computer and the sell-order output server computer are connectable to the computer via a network.

9. The computer system according to claim 1, further comprising:
a web page generator configured to make a user interface available;
a user group storage mechanism configured to store user groups having access rights assigned to each user;
an administrator user input mechanism configured to input a user of a user group as an administrator, wherein the administrator can input users of the user groups and their access rights.

10. The computer system according to claim 1, further comprising:
a customer data input mechanism configured to input customer data by which each customer is assigned to a pair of users of a same user group;
a contract data input mechanism configured to input contract data by which each contract is assigned to a pair of users of the same user group;
a process status generator configured to automatically generate a processing status for the customer data and the contract data; and
a work list generator configured to generate work lists based on the processing status for each of the users.

11. The computer system according to claim 10, wherein at least one of the customer data input mechanism, the contract data input mechanism, the process status generator, and the work list generator is a component part of a server computer.

12. The computer system according to claim 11, wherein the server computer is an application service provider (ASP) server computer.

13. A computer system according to claim 1, further comprising:
a quote server computer configured to offer instrument quotes; and
a sell-order output server computer configured to output sell orders, wherein the quote server computer and the sell-order output server computer are configured to be connected to an ASP server computer via a network.

14. A computer system according to claim 13, further comprising:
at least one computer of a bank or financial institution that can be connected to the ASP server computer via the network.

15. A computer system according to claim 14, wherein the ASP server computer is configured to allow at least one customer of the bank or financial institution to communicate directly with the ASP server computer via the network.

16. A method for securing market profits of financial instrument investors using a computer, comprising:

a) electronically storing a yield target for a purchased financial instrument species;
b) electronically acquiring a current rate of the instrument species; and
c) calculating a yield and comparing the calculated yield to the yield target
and,

when the calculated yield is lower than or of the same size as the yield target,
repeating b) and c);

otherwise

a') electronically storing the calculated yield as a new yield target;

b') electronically acquiring a current rate of the instrument species; and
c') calculating the yield and comparing the calculated yield to the new yield target, and

when the calculated yield is higher than the new yield target

repeating a') through c');

when the calculated yield is lower than the new yield target but lies within a tolerance value

retaining the yield target and repeating steps b') and c'); and

when the calculated yield is lower than the new target yield and does not lie with a tolerance value

outputting an instruction to sell the instrument species.

17. The method according to claim 16, wherein at least one of b) and b') is performed at regular time intervals.

18. The method according to claim 16, wherein at least one of b) and b') is performed at irregular time intervals.

19. The method according to claim 16, wherein at least one of b) and b') entails automatically obtaining the current rate.

20. The method according to claim 16, wherein at least one of b) and b') utilizes a push technology.

21. The method according to claim 16, further comprising:

calculating an annualized yield, where the annualized yield for run times that are shorter than one year is calculated either with respect to a purchase price of a purchased instrument species or an average annual yield is calculated.

22. The method according to claim 16, further comprising:

calculating an index of an instrument for instruments of a customer deposit, wherein the index calculation is performed such that an index curve is steady given a purchase or sale of an instrument.

23. The method according to claim 16, further comprising:

inputting a user of a user group as an administrator into a data bank of a server computer;

assigning the administrator a right to input users of his user group and appertaining access rights;

inputting customer data;

assigning each customer to a pair of users of a same user group;

inputting contract data;

assigning each contract to a pair of users of a same user group;

automatically generating a processing status for the customer data and the contract data;

generating work lists based on the processing status for each of the users.

24. The method according to claim 23, wherein the server computer is an application service provider (ASP) server computer.

25. A computer configured to execute computer code that implements the method elements of claim 16.

26. A computer program product containing computer code that implements the method elements of claim 16.

27. The computer program product according to claim 26, wherein the computer program product comprises a data carrier containing the computer code.

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